



THE HONORABLE JANICE D LOYD, PRESIDING OKLAHOMA CITY CALENDAR

MONDAY, FEBRUARY 07, 2022

HEARING ROOM: 2ND FLOOR COURT

*** NO HEARINGS SET ***





THE HONORABLE JANICE D LOYD, PRESIDING OKLAHOMA CITY CALENDAR

TUESDAY, FEBRUARY 08, 2022

HEARING ROOM: 2ND FLOOR COURT

08:30 AM

16-14415 RUSTY SHAYNE & ANN MARIE RIPPETOE

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtors with Application for Attorney Compensation (Deborah Brooks)

Dkt #: 75 Rel #: 70

17-12078 TONJA L. STURDIVANT

CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Obj: Debtor with Application for Attorney Compensation (Dekovan Bowler)

Dkt #: 49 Rel #: 47

17-12377 TOMMY C WILLIAMS

CH: 13

Motion by Debtor to Sell Real Estate with Application for Attorney

Compensation (Dekovan Bowler)

Dkt #: 67 Rel #: 67

STRICKEN: Agreed Order

17-14018 MICHAEL JAMES & SERENA GAY FAIRCHILD

CH: 13

1) Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtor with Application for Attorney Compensation (John Cramer)

Dkt #: 38 Rel #: 35

STRICKEN: Agreed Order

2) Motion by Debtors to Modify Chapter 13 Plan with Application for Attorney

Compensation (John Cramer)

Dkt #: 38 Rel #: 37

STRICKEN: Agreed Order

17-15212 JOHN T MILLER CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtor (Jeffrey West) Dkt #: 58 Rel #: 56

08:30 AM

18-14565 ANGELA & DONALD W. FOSTER CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtors (Dekovan Bowler) Dkt #: 70 Rel #: 67

18-15012 HARRY L. WILLIAMS CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Obj: Debtor with Application for Attorney Compensation (Angela Stuteville)

Dkt #: 46 Rel #: 43

STRICKEN: Agreed Order

19-10216 NATASHA MARIE THOMAS CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtor (Jeffrey West) Dkt #: 42 Rel #: 40

19-10348 CHARLES HOMER & PATRICIA GRAHAM ROSEN CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Resp: Debtors with Application for Attorney Compensation (Jeffrey West)

Dkt #: 58 Rel #: 56

19-11474 SCOTT L. & LISA U. BRADLEY CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtors (Dekovan Bowler) Dkt #: 29 Rel #: 27

RANDALL JOE MARSHALL 19-13405

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtor with Application for Attorney Compensation (John Cramer)

Dkt #: 65 Rel #: 63

08:30 AM

19-13676 STEVEN E & TAMMY K CREEK CH: 13

Motion by Debtors to Sell Vehicle with Application for Attorney

Compensation (Marty Martin) Dkt #: 28 Rel #: 28

19-14282 **CLARENCE EMMITT WOODBERRY** CH: 13

1) Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtor (Jeffrey West) Dkt #: 52 Rel #: 48

2) Motion by Child Support Services to Dismiss Case for Failure to Pay

Domestic Support Objection (Anne Lawrence)

Resp: Debtor (Jeffrey West) Dkt #: 52 Rel #: 49

20-13440 **TERRENCE LEON & JOYCLEA NMN OSHMAN** CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Resp: Debtors with Application for Attorney Compensation (David Sisson)

Dkt #: 32 Rel #: 30

MICHAEL SHAWN & VALERIE ANNE PRESLEY 21-10997

CH: 13

Objection by Trustee to Claim #3 filed by Capital Community Bank in the

amount of \$5,022.93

Dkt #: 27 Rel #: 27

STRICKEN: Order

21-11284 CARLOS WAYNE ORTIZ CH: 13

Motion by Debtor to Modify Chapter 13 Plan with Application for Attorney

Compensation (Jeffrey West)

Obj: TFCU (Bart Boren) (w/d 1/24/22)

Dkt #: 45 Rel #: 40

08:30 AM

21-11694 CHRIS KATHLEEN ALLEN

CH: 13

Objection by Trustee to Claim #13 filed by Wells Fargo Bank in the amount

of \$21,566.15

Luke Homen, Attorney for Debtor

Dkt #: 16 Rel #: 16

STRICKEN: Order

21-11812 JOSEPH DALE WOOD

CH: 13

Objection by Trustee to Claim #8 filed by ABC Finance in the amount of

\$2,575.60

Dkt #: 24 Rel #: 23

STRICKEN: Order

21-12116 LARONDA D. JONES

CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Obj: Debtor with Application for Attorney Compensation (Dekovan Bowler)

Dkt #: 39 Rel #: 37

21-10989 CH: 13 **RICHARD W LEAVITT** Confirmation of Chapter 13 Plan (Mike Rose) (2nd amended) Obj: John T. Hardeman, Trustee (to 2nd amended plan with request for conversion or dismissal if confirmation denied) OTC (Lorena Laks) (w/d 9/28/21) Deere & Company (Roger Everett) IRS (Kay Sewell)(to 2nd amended plan) Dkt #: 55 Rel #: 43 CH: 13 21-12104 **ANTHONY EARL & JENNIFER ODESSA ARMSTRONG** Confirmation of Chapter 13 Plan (Clif Gooding) Obj: John T. Hardeman, Trustee Dkt #: 16 Rel #: 2 CH: 13 21-12785 **KENNETH DWAIN & KATIE ANN KNAPP** Confirmation of Chapter 13 Plan (David Sisson) (amended) Obj: John T. Hardeman, Trustee (to amended plan with request for conversion or dismissal if confirmation denied) OTC (Lorena Laks) (w/d 12/14/21) The Money Source (Wesley Kozeny) (w/d 1/11/22) Dkt #: 15 Rel #: 9 21-12790 **BRENDA KAY & CALEB LYNN THOMPSON** CH: 13 Confirmation of Chapter 13 Plan (Clif Gooding) (2nd amended) Obj: John T. Hardeman, Trustee (to 2nd amended plan with request for conversion or dismissal if confirmation denied) Wells Fargo Bank (Kirk Cejda) Dkt #: 34 Rel #: 23 21-13025 **THERESA ANN WILDE** CH: 13 Confirmation of Chapter 13 Plan (Clif Gooding) Obj: John T. Hardeman, Trustee OTC (Lorena Laks) Dkt #: 12 Rel #: 2

21-13044	SEAN K MADDY & ERICA L TOCKNELL Confirmation of Chapter 13 Plan (Chuck Moss) Obj: John T. Hardeman, Trustee OTC (Lorena Laks) Dkt #: 14 Rel #: 2	CH: 13
<u>08:35 AM</u>		
21-13048	KEITH BERNARD & SHELLEY LUCILLE DILLARD Confirmation of Chapter 13 Plan (Kenneth McCoy) Obj: John T. Hardeman, Trustee Dkt #: 17 Rel #: 7	CH: 13
21-13049	LOLITA ME'CHELLE SMILEY Confirmation of Chapter 13 Plan (Dekovan Bowler) Obj: John T. Hardeman, Trustee Gobal Lending Services (Wesley Kozeny) Dkt #: 13 Rel #: 2	CH: 13
21-13082	TAREL L & KIMBERLY A JONES Confirmation of Chapter 13 Plan (Chuck Moss) Obj: John T. Hardeman, Trustee Specialized Loan Servicing (Adam Fiegel) Nissan Motor Acceptance Corp (Wesley Kozeny) Dkt #: 20 Rel #: 2	CH: 13
21-13117	TAHIR YOUSAF Confirmation of Chapter 13 Plan (Clif Gooding) Obj: John T. Hardeman, Trustee Dkt #: 16 Rel #: 2	CH: 13
21-13144	CATHERINE SUSAN GRANT Confirmation of Chapter 13 Plan (Mike Rose) Obj: John T. Hardeman, Trustee MidFirst Bank (Matthew Hudspeth) Dkt #: 15 Rel #: 8	CH: 13

21-13149 CHARLES HENRY GRAHAM CH: 13

Confirmation of Chapter 13 Plan (Mike Rose) Obj: John T. Hardeman, Trustee

Dkt #: 12 Rel #: 9

08:35 AM

21-13158 ROBERT M & SANDRA J MARTIN CH: 13

Confirmation of Chapter 13 Plan (James Palinkas)

Obj: John T. Hardeman, Trustee

Dkt #: 12 Rel #: 2

21-11480 CH: 13 MICHAEL ANTHONY & SUSAN LEE MCCOY Confirmation of Chapter 13 Plan (Luke Homen) (amended) Obj: John T. Hardeman, Trustee (to amended plan with request for conversion or dismissal if confirmation denied) TD Auto Financial LLC (Kathryn Klein) Dkt #: 50 Rel #: 34 CH: 13 21-11868 **TERRY DON & MEAGAN NICHOLE VINCENT** Confirmation of Chapter 13 Plan (Luke Homen) (amended) Obj: John T. Hardeman, Trustee (to amended plan with request for conversion or dismissal if confirmation denied) MidFirst Bank (Matthew Hudspeth) TFCU (Bart Boren) Dkt #: 18 Rel #: 5 21-11985 MARK GLENNDON & SONYA DIANE FERGESON CH: 13 Confirmation of Chapter 13 Plan (Luke Homen) (2nd amended) Obj: John T. Hardeman, Trustee (to 2nd amended plan with request for conversion or dismissal if confirmation denied) Dkt #: 15 Rel #: 12 21-12773 PATRICK D & RAQUEL L FARRIS CH: 13 Confirmation of Chapter 13 Plan (Chris Mudd) Obj: John T. Hardeman, Trustee OTC (Lorena Laks) Dkt #: 15 Rel #: 2 21-12816 **ROBERT AARON RODGERS** CH: 13 Confirmation of Chapter 13 Plan (Luke Homen) Obj: John T. Hardeman, Trustee Wilmington Savings Fund Society (Kirk Cejda) Dkt #: 15 Rel #: 3

21-12951	TARA RENEE WHITLOW Confirmation of Chapter 13 Plan (Christopher Wood) Obj: John T. Hardeman, Trustee MidFirst Bank (David Nunn) Dkt #: 20 Rel #: 3	CH: 13
<u>09:30 AM</u>		
21-12976	MATTHEW DAVIS & BRITNI LYNN SKINNER Confirmation of Chapter 13 Plan (Shawn Hodges) (amended) Obj: John T. Hardeman, Trustee (to amended plan with request for conversion or dismissal if confirmation denied) TFCU (Bart Boren) Dkt #: 14 Rel #: 2	CH: 13
21-12992	ERIC ALBERT THOMPSON Confirmation of Chapter 13 Plan (James Brunson) (amended) Obj: John T. Hardeman, Trustee (to amended plan with request for conversion or dismissal if confirmation denied) TD Auto Finance (Kathryn Klein)(to amended plan) Dkt #: 11 Rel #: 8	CH: 13
21-13013	SUSAN G PAPAC Confirmation of Chapter 13 Plan (Chris Mudd) Obj: John T. Hardeman, Trustee Amerisave Mortgage Corp (Kirk Cejda) Dkt #: 13 Rel #: 2	CH: 13
21-13014	SHAD & MARIA DAVIDSON Confirmation of Chapter 13 Plan (Alexander Hilton) Obj: John T. Hardeman, Trustee First United Bank & Trust Co (Matthew Hudspeth) Conn Appliances (Lyle Nelson)	CH: 13

TUESDAY, FEBRUARY 08, 2022 - JDL/OKC

Dkt #: 20 Rel #: 7

21-13020	PAUL ELMER NELSON Confirmation of Chapter 13 Plan (David Roberts) Obj: John T. Hardeman, Trustee OTC (Lorena Laks) (w/d 1/18/22) Dkt #: 13 Rel #: 5	CH: 13
<u>09:30 AM</u>		
21-13045	SHARON K HALE Confirmation of Chapter 13 Plan (David Hilbern) Obj: John T. Hardeman, Trustee Dkt #: 17 Rel #: 2	CH: 13
21-13052	AMANDA K EVAKICH Confirmation of Chapter 13 Plan (Chris Mudd) Obj: John T. Hardeman, Trustee Dkt #: 14 Rel #: 2	CH: 13
21-13059	BRANDI MICHELLE ROBINSON Confirmation of Chapter 13 Plan (Luke Homen) Obj: John T. Hardeman, Trustee Dkt #: 11 Rel #: 3	CH: 13
21-13068	ALLEN BYRD Confirmation of Chapter 13 Plan (Alexander Hilton) (amended) Obj: John T. Hardeman, Trustee (to amended plan with request for conversion or dismissal if confirmation denied) Dkt #: 13 Rel #: 7	CH: 13
21-13071	JAMES & ROSAMMA JAMES RICHARD Confirmation of Chapter 13 Plan (Sherry Doyle) Obj: John T. Hardeman, Trustee Bank of America (Wesley Kozeny) Dkt #: 16 Rel #: 2	CH: 13

21-13086	TAMARA D & TIMOTHY C STEVENSON Confirmation of Chapter 13 Plan (Chris Mudd) Obj: John T. Hardeman, Trustee Dkt #: 12 Rel #: 2	CH: 13
<u>09:30 AM</u>		
21-13093	ELLA GIBONEY Confirmation of Chapter 13 Plan (Chris Mudd) Obj: John T. Hardeman, Trustee U.S. Bank (Matthew Hudspeth) Dkt #: 13 Rel #: 2	CH: 13
21-13113	KEITH ALAN & JESSICA NICOLE CRAWFORD Confirmation of Chapter 13 Plan (James Branum) Obj: John T. Hardeman, Trustee Dkt #: 17 Rel #: 2	CH: 13
21-13116	ANNIE MARIE VANEK Confirmation of Chapter 13 Plan (Luke Homen) Obj: John T. Hardeman, Trustee Dkt #: 10 Rel #: 3	CH: 13
21-13120	RAVEN V. FUNES Confirmation of Chapter 13 Plan (Roland Combs, III) Obj: John T. Hardeman, Trustee Dkt #: 22 Rel #: 8	CH: 13

09:45 AM

17-13374 DANIEL A & NOYLEEN L STOLIBY

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtors with Application for Attorney Compensation (David Hilbern)

Dkt #: 39 Rel #: 37

17-14902 LATONYA LYNN MINNIS

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtor (Christopher Wood)
Dkt #: 63 Rel #: 61

19-11929 LEKEIA DENISE SLADE

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtor (Pro Se)
Dkt #: 39 Rel #: 34

19-12195 CHRISTOPHER W & LACY D GEE

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments Obj: Debtor with Application for Attorney Compensation (Christopher

Wood)

Dkt #: 52 Rel #: 48

19-12197 MELISSA ANN WILSON

CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Resp; Debtor (Luke Homen)
Dkt #: 56 Rel #: 54

STRICKEN: Agreed Order

19-12327 CHRIS LEE & CHRISTI DAWN PARK

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments Resp: Debtors with Application for Attorney Compensation (Becky

Barney)

Dkt #: 44 Rel #: 41

19-12336 ALIREZA DABIRI CH: 13

1) Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtor (Timothy Barbour)
Dkt #: 50 Rel #: 46

2) Motion by Debtor to Modify Chapter 13 Plan with Application for Attorney Compensation (Timothy Barbour)

Obj: John T. Hardeman, Trustee Dkt #: 50 Rel #: 48

09:45 AM

19-13568 ROSETTA RENISE WALKER

CH: 13

- Motion by Trustee to Dismiss for Failure to Make Plan Payments
 Obj: Debtor with Application for Attorney Compensation (Stephen Harry)
 Dkt #: 27
 Rel #: 24
- Motion by Debtor to Modify Chapter 13 Plan with Application for Attorney Compensation (Stephen Harry)
 Dkt #: 27 Rel #: 26

19-92195 LACY D GEE

E CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments
 Obj: Debtor with Application for Attorney Compensation (Kimberly
 Brasher)

Dkt #: 52 Rel #: 48

 Motion by Debtor to Modify Chapter 13 Plan with Application for Attorney Compensation (Kimberly Brasher)

Resp: John T. Hardeman, Trustee

Dkt #: 58 Rel #: 56

20-10813 RANDELL RENADO & KIMBERLY D JOHNSON

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments Obj: Debtors (Christopher Wood)

Dkt #: 52 Rel #: 50

20-11908

WESLEY CHASE & TINA ELAINE YANDELL

Rel #: 37

CH: 13

1) Motion by Debtors to Modify Chapter 13 Plan with Application for Attorney Compensation (Luke Homen)

Obj: Bank of America (Adam Fiegel)

Dkt #: 40

2) Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtors (Luke Homen) Dkt #: 36 Rel #: 34

09:45 AM

20-11976 KOQUISE RENEE LITTLEJOHN

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Obj: Debtor (James Branum)
Dkt #: 39 Rel #: 37

20-12539 FORREST SCOTT & KYLIE MARIE GARZA

CH: 13

 Motion by Trustee to Dismiss for Failure to Make Plan Payments Obj: Debtors (Christopher Wood)

Dkt #: 39 Rel #: 36

2) Motion by Debtors to Modify Chapter 13 Plan with Application for Attorney Compensation

(Christopher Wood)

Obj: John T. Hardeman, Trustee Dkt #: 43 Rel #: 40

20-12630 MICHAEL D COLEMAN

CH: 13

Motion by Trustee to Dismiss for Failure to Make Plan Payments

Resp: Debtor with Application for Attorney Compensation (David Hilbern)

Dkt #: 43 Rel #: 38

21-10674 ROSS H & MARYLEE S WALLACE

CH: 13

Motion by Trustee to Dismiss for Nonfeasibility

Answer: Debtors (Joshua Farmer)

Dkt #: 26 Rel #: 23

21-11403 JAMES LEE & DOMINIQUE RENEE GOODMAN

Motion by Debtors to Retain Bonus (Luke Homen)

Obj: John T. Hardeman, Trustee

Dkt #: 34 Rel #: 31

STRICKEN: Continued to 03/08/2022 at 9:45 AM

09:45 AM

21-11617 RAMMIE H. ROBERTS-WALLACE

CH: 13

CH: 13

Objection by Trustee to Claim #8 filed by City of Oklahoma City in the

amount of \$2,120.91

Dkt #: 24 Rel #: 24

STRICKEN: Order

21-12629 NATHAN WAYNE & ELIZABETH RACHEL WEBB

CH: 13

1) Objection by Debtors to Claim #8 filed by Western Shamrock Corp in the amount of \$603.00 (Luke Homen)

Dkt #: 15 Rel #: 15

STRICKEN: Order

2) Objection by Debtors to Claim #14 filed by Jefferson Capital Systems in the amount of \$315.57 (Luke Homen)

Dkt #: 16 Rel #: 16

STRICKEN: Order

3) Objection by Debtors to Claim #9 filed by Western Shamrock Corp in the amount of \$1,345.50 (Luke Homen)

Dkt #: 17 Rel #: 17

STRICKEN: Order

4) Objection by Debtors to Claim #12 filed by LVNV Funding LLC in the amount of \$615.04

Dkt #: 18 Rel #: 18

STRICKEN: Order

5) Objection by Debtors to Claim #1 filed by Cavalry SPV I, in the amount of

\$472.97 (Luke Homen)

Dkt #: 19 Rel #: 19

STRICKEN: Order

21-12976 MATTHEW DAVIS & BRITNI LYNN SKINNER

Objection by Trustee to Debtors' Claimed Exemptions

Dkt #: 19 Rel #: 19

STRICKEN: Agreed Order

09:45 AM

21-13120 RAVEN V. FUNES CH: 13

Objection by Debtor to Claim #3 filed by Oklahoma Tax Commission in the amount of \$12,432.16 (Roland Combs, III)

Dkt #: 17 Rel #: 17

CH: 13

02:00 PM

22-10138 **MADYSON PAIGE HOLT**

CH: 13

Video Conference hearing on Order to show cause why case should not be dismissed for failure to comply with Section 109(h) of the United States Bankruptcy Code and failure to file Schedules, Statement of Financial

Affairs, Means Test, Employee Income Records and Plan

Dkt #: 5 Rel #: 5

21-12743 **RANDY DEAN ENGLAND**

CH: 13

Video Conference hearing on Motion by Trustee to Dismiss for Failure to

File Plan

Resp: Debtor (Pro Se) Dkt #: 24 Rel #: 22

20-11820 **CORREY D & ASHLIE N STEPNEY**

CH: 13

Video Conference Final Hearing on Motion by Freedom Mortgage Corporation for Relief From Automatic Stay and Abandonment of Property

(Matthew Hudspeth)

Obj: Debtors (Chris Mudd) Dkt #: 46 Rel #: 45

20-13725 LEONARD DALE SHELTON

CH: 13

Video Conference Final hearing on Motion by TD Auto Finance LLC for

Relief From the Automatic Stay (Kathryn Klein)

Obj: Debtor (Angela Stuteville)

Dkt #: 46 Rel #: 45

STRICKEN: Agreed Order

21-11284 **CARLOS WAYNE ORTIZ**

CH: 13

Video Conference Final hearing on Motion by TFCU for Relief From the

Automatic Stay and Abandonment of Property (Bart Boren)

Resp: Debtor with Application for Attorney Compensation (Jeffrey West)

Dkt #: 38 Rel #: 37

STRICKEN: Agreed Order

21-12723 CORREY LYNN & CASSANDRA RAE BURDEN

CH: 13

Motion by TFCU for Relief From the Automatic Stay and Abandonment of

Property or Alternatively for Adequate Protection (Joel Hall)

Resp: Debtors (Luke Homen)
Dkt #: 29 Rel #: 24

STRICKEN: Agreed Order

02:00 PM

21-12140 COURTNEY MICHELLE CARAWAY

CH: 13

Video Conference hearing on Motion by Nissan-Infiniti, LT for Relief From

Automatic Stay (Wesley Kozeny)
Resp: Debtor (Luke Homen)
Dkt #: 24 Rel #: 22





THE HONORABLE JANICE D LOYD, PRESIDING
OKLAHOMA CITY CALENDAR

WEDNESDAY, FEBRUARY 09, 2022

HEARING ROOM: 2ND FLOOR COURT

*** NO HEARINGS SET ***





THE HONORABLE JANICE D LOYD, PRESIDING OKLAHOMA CITY CALENDAR

THURSDAY, FEBRUARY 10, 2022 HEARING ROOM: 2ND FLOOR COURT

10:00 AM

11-14112 DEREK ALLEN & CATHY JO SEE

CH: 11

TELEPHONIC STATUS CONFERENCE

Dkt #: 370 Rel #: 297

21-11926 F

PELCO STRUCTURAL, L.L.C.

CH: 11

Video Conference hearing on Emergency Motion by Debtor for 4th Interim and Final Orders Authorizing Use of Cash Collateral, Granting Adequate Protection and Scheduling Final Hearing (Clayton Ketter)

Dkt #: 140 Rel #: 28





THE HONORABLE JANICE D LOYD, PRESIDING
OKLAHOMA CITY CALENDAR

FRIDAY, FEBRUARY 11, 2022

HEARING ROOM: 2ND FLOOR COURT

*** NO HEARINGS SET ***

Page 23 of 23